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UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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*Ex parte* KONEL PAREKH<sup>1</sup>

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Appeal 2018-006929  
Application 14/573,842  
Technology Center 3600

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Before JAMES R. HUGHES, JUSTIN BUSCH, and  
JOHN P. PINKERTON, *Administrative Patent Judges*.

HUGHES, *Administrative Patent Judge*.

DECISION ON APPEAL

STATEMENT OF THE CASE

Appellant seeks our review under 35 U.S.C. § 134(a) of the Examiner’s decision finally rejecting claims 1–3 and 6–8. Claims 4, 5, 9, and 10 have been canceled. Claims 11–20 have been withdrawn from consideration.<sup>2</sup> *See* Final Act. 1–2; Appeal Br. 2. We have jurisdiction under 35 U.S.C. § 6(b).

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<sup>1</sup> Citibank, N.A. (“Appellant”) is the applicant as provided in 37 C.F.R. § 1.46 and is identified as the real party in interest. Appeal Br. 2.

<sup>2</sup> We refer to Appellant’s Specification (“Spec.”) filed Dec. 17, 2014 (claiming benefit of US 61/920,605, filed Dec. 24, 2013); Appeal Brief (“Appeal Br.”) filed Apr. 5, 2018; and Reply Brief (“Reply Br.”) filed June

We reverse.

*Appellant's Invention*

The invention “relates to a system for providing a trade finance assets computing platform” (Spec. ¶ 2). More specifically, the invention relates to a system and method for dynamically allocating a trade finance asset utilizing multiple booking center servers distributed across a set of geographic locations and configured based upon requirements of the respective geographic locations. *See* Abstract; Spec. ¶¶ 16–22.

*Representative Claim*

Independent claim 1, reproduced below, further illustrates the invention:

1. A method comprising:

transmitting, by a central funding entity server to a first asset purchasing entity server, a first subordinated note for obtaining a first local security, the first subordinated note absorbing potential losses of the first local security;

upon a first plurality of booking center servers of a first seller and distributed within a first set of geographic locations dynamically allocating a trade finance asset across a first asset purchasing entity and receiving a share of the trade finance asset, receiving, by the central funding entity server from the first asset purchasing entity server communicatively coupled to the first plurality of booking centers, the first local security that was issued by the first asset purchasing entity server in response to purchasing the trade finance asset from the first seller, wherein each of the first plurality of booking center servers is configured based on one or more requirements of the respective geographic location;

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26, 2018. We also refer to the Examiner’s Final Office Action (“Final Act.”) mailed Dec. 19, 2017; and Answer (“Ans.”) mailed May 14, 2018.

transmitting, by the central funding entity server to a second asset purchasing entity server, a second subordinated note for obtaining a second local security, the second subordinated note absorbing potential losses of the second local security;

upon a second plurality of booking center servers of a second seller and distributed within a second set of geographic locations distinct from the first set of geographic locations dynamically allocating the trade finance asset across the second asset purchasing entity and receiving a share of the trade finance asset, receiving, by the central funding entity server from the second asset purchasing entity server, the second local security that was issued by the second asset purchasing entity server in response to purchasing a trade finance asset from a second seller, wherein each of the second plurality of booking center servers is configured based on one or more requirements of the respective geographic location;

aggregating, by the central funding entity server, a plurality of local securities comprising the first local security and the second local security into a security database record;

receiving, by the central funding entity server from a master program administrator server, approval to issue local securities to investors; and

issuing, by the central funding entity server, at least a portion of the plurality of local securities from the security database record, the local securities comprising the first local security from the first asset purchasing server and the second local security from the second asset purchasing server to investors.

*Rejection on Appeal*<sup>3, 4</sup>

The Examiner rejects claims 1–3 and 6–8 under 35 U.S.C. § 103 as being unpatentable over Oppenheimer *et al.* (US 2004/0225597 A1; published Nov. 11, 2004) (“Oppenheimer”), Davies *et al.* (US 2008/0256082 A1; published Oct. 16, 2008) (“Davies”), Long *et al.* (US 2011/0196705 A1; published Aug. 11, 2011) (“Long”), and Slone (US 2002/0128958 A1; published Sept. 12, 2002). *See* Final Act. 6–11.

ISSUE

Based upon our review of the record, Appellant’s contentions, and the Examiner’s findings and conclusions, the issue before us follows:

Did the Examiner err in concluding that Oppenheimer, Davies, Long, and Slone collectively would have taught or suggested a “plurality of booking center servers . . . distributed within a . . . set of geographic locations dynamically allocating a trade finance asset,” where “each of the . . . plurality of booking center servers is configured based on one or more requirements of the respective geographic location,” within the meaning of Appellant’s claim 1 and the commensurate limitations of claim 6?

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<sup>3</sup> The Examiner withdrew the rejection of claims 1–3 and 6–8 under § 101 as being directed to patent-ineligible subject matter. *See* Ans. 7; Final Act. 4–6. Accordingly, we do not address Appellant’s arguments with respect to the withdrawn rejection. *See* Appeal Br. 6–9.

<sup>4</sup> The Leahy-Smith America Invents Act (“AIA”), Pub. L. No. 112-29, 125 Stat. 284 (2011), amended 35 U.S.C. § 103, e.g., to rename 35 U.S.C. § 103’s subsections. Because the present application has an effective filing date (Dec. 24, 2013) later than the AIA’s effective date for applications (March 16, 2013), this decision refers to the AIA versions of 35 U.S.C. § 103.

## ANALYSIS

### *Obviousness Rejection of Claims 1–3 and 6–8*

The Examiner rejects independent claim 1 (and independent claim 6, as well as dependent claims 2, 3, 7, and 8) as being obvious in view of the combination of Oppenheimer, Davies, Long, and Slone. *See* Final Act. 6–10; Ans. 7–9. The Examiner cites Oppenheimer as teaching many aspects of claim 1, including multiple booking centers (a first plurality of booking centers and a second plurality of booking centers) (*see* Final Act. 7 (citing Oppenheimer ¶ 25)), and relies on Davies to teach multiple booking center servers distributed in a set of geographic locations and configured according to geographic location requirements—“Davies shows a . . . plurality of booking center servers being distributed within a . . . set of geographic locations, wherein each of the first plurality of booking center servers is configured based on one or more requirements of the respective geographic location” (Final Act. 8 (citing Davies ¶ 11)). *See* Final Act. 6–10; Ans. 7–9.

Appellant contends that Oppenheimer, Davies, Long, and Slone do not teach the disputed limitations of claim 1. *See* Appeal Br. 9–12; Reply Br. 2–5. Specifically, Appellant contends that “[t]he Examiner continues to cite to paragraph [0011] of Davies to supplement the other cited art, but this citation merely discusses that servers reside at different locations” (Reply Br. 3), and “Davies does not teach that the booking center server is configured based on or more requirements of the respective geographic location or even how Davies’ [] directory servers are configured based on the requirements of the respective geographic location” (Reply Br. 3–4). *See* Appeal Br. 9–12; Reply Br. 2–5.

We agree with Appellant’s arguments that Davies (either alone or in combination with Oppenheimer) does not teach or suggest the disputed limitation—a “plurality of booking center servers . . . distributed within a . . . set of geographic locations” where “each of the . . . plurality of booking center servers is configured based on one or more requirements of the respective geographic location” (claim 1). *See* Appeal Br. 10–12; Reply Br. 3–5.

Although Davies describes servers (directory servers) being geographically distributed and configuring such servers (*see* Davies ¶ 11), Davies does not describe any kind of geographic requirements (e.g., local regulatory requirements—*see* Spec. ¶¶ 32–35). Accordingly, although Davies describes geographically distributed servers, the Examiner cited portions of Davies do not describe the servers being configured with requirements *based on* the geographic location of the servers (*i.e.*, with particular geographic requirements).

The Examiner does not sufficiently explain how the combination of Oppenheimer and Davies (in combination with Long and Slone) at least suggests particular geographic requirements. Without further explanation, we are left to speculate, as did the Examiner, as to how Oppenheimer and Davies (in combination with Long and Slone) describe the disputed features of Appellant’s claim 1.

Consequently, we are constrained by the record to find that the Examiner erred in concluding Oppenheimer, Davies, Long, and Slone teach the geographically distributed booking center servers configured with particular geographic requirements of Appellant’s claim 1. Independent claim 6 includes limitations of commensurate scope. Dependent claims 2, 3,

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7, and 8 depend from and stand with claims 1 and 6, respectively.  
Accordingly, we do not sustain the Examiner's obviousness rejection of  
claims 1-3 and 6-8.

#### CONCLUSION

Appellant has shown that the Examiner erred in rejecting claims 1-3  
and 6-8 under 35 U.S.C. § 103.

#### DECISION

We reverse the Examiner's rejection of claims 1-3 and 6-8.

REVERSED